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UNITED STATES DEPARTMENT OF AGRICULTURE
Radio Service
OFFICE OF INFORMATION
HOMEMAKERS' CHAT
Monday, October 30, 1939

(FOR BROADCAST USE ONLY)

Subject: "UP FROM ROCK BOTTOM." Information from the Farm Security Administration, U.S. Department of Agriculture.

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To pull yourself up by your bootstraps has always meant doing the impossible. But, given just a little overhead leverage as well as the bootstraps, people have done wonders. So today I am bringing you some reports of farm folks, who, with a little help, have pulled themselves up quite a way.

Under the Bankhead-Jones Act the government can lend money to tenant farmers, share-croppers, and farm laborers, for the specific purpose of buying farms of their own. The loans are handled through the Farm Security Administration, of the U. S. Department of Agriculture, after a committee of local farmers approves an application for this financial help. To show how this works out, here is a report about a California farmer, Fred Bauer.

Fred Bauer has spent 18 of his 38 years as a farmer. His two sons want to be farmers when they grow up. Back in the early 1930's, Fred thought he'd almost bought a farm. He had worked a 40-acre piece of land in the San Joaquin Valley for 5 years, and was buying it on contract. Then for three successive years, floods came. Water swept over the farm, killing livestock and chickens. It wrecked farm buildings and washed away the top soil. When the third flood wiped out nearly everything the Bauer's patient work had rebuilt, the family moved away to another farm.

This time there was no question of owning their own property. They were just tenants. What with bad crop years, low prices for farm products, and moving from

one farm to another, it looked as if they would continue to be only one of hundreds of thousands of tenant families scattered over the United States. However, even as a tenant farmer, Fred Bauer had occasion to get a rehabilitation loan from the Farm Security Administration late in 1935. He borrowed $700 and began to build up his dairy herd and his equipment. The chief trouble was that all the work he and his wife put in to improve the farm was done for a landlord, not for themselves. At the end of the crop year they would most likely have to move to some other farm and begin all over again.

The Bauer family had a "dream farm" in their minds. It was a real farm, a little 30-acre place near Manteca in the fertile San Joaquin Valley. It had a house big enough for their family, with only a few repairs needed, land for pasture and feed for a topnotch dairy herd, a fruit orchard, outbuildings, room for a kitchen garden.

Well, it sometimes happens that dreams come true. The Bauer family found they could buy the farm of their dreams, through the Bankhead-Jones Act. That was the leverage they needed. Then in 1937 began the upward lift. Today this Manteca farm is a show place. The house has a new roof, and shines inside and out with new paint. The lawn is green with alfalfa, and alfalfa grows between the fruit trees and on several acres, too, to feed the dairy herd of 14 purebred milk cows. Fences have been repaired, and a new poultry shed houses 20 hens and a brood of poultry chicks. The monthly egg and cream check provides a surplus over the family's living needs, to apply to the government's 40-year, 3 percent-interest loan of $7,000.

The whole Bauer family cooperates with the Farm Security Administration to carry on operations under a commonsense farm and home management plan. The last calls for a home garden with table vegetables. Mrs. Bauer has a pressure cooker and has learned to can. At the end of their first year the Bauers had increased their net worth by $800. That means all private debts paid off, payments made promptly on

their loan, and livestock and equipment acquired.

But the Bauers are not the only ones. Here's another report of how a tenant-purchase loan helped a farmer. This Georgia man, named Jim Fanning, had a family of 5 children and had always been a sharecropper. He got a tenant-purchase loan of $2500 in March, 1938. With this money he bought a farm of 150 acres and made what repairs and improvements were needed. He planted cotton, velvet beans, peas and cane, raised poultry and a one-acre food garden. Now the Fannings have 2 mules, a cow, a heifer calf, and a brood sow. Their first year cash income was $450, their indebtedness to the government was $325, and they spent only $36 for staple groceries. So there was a cash margin for other needs - something they never had before, as croppers.

Now let's skip to another part of the country - to White County, Iowa. In this county, 6 tenant farmers are now on the way to becoming land owners, and all are doing well. These six farmers have herds of 9 to 16 dairy cows, and all have flocks of 100 or more chickens, as well as the usual family food garden. One of these farmers, George Westerhouse, says:

"I look on this purchase as job insurance. If I can make a little over $300 cash to pay interest and mortgage retirement, I will be sitting pretty and be certain of a regular job."

By "sitting pretty" borrowers usually mean they will raise enough food for their families throughout the year, because of the food garden plan.

Planning ahead is the secret of success with each of these real-life stories. The farm plan and the home management plan are worked out by the farm family with the district farm supervisor and the home management supervisor. The first rung in the ladder up in each case was the previous record of the family; the next, the advance of money, and the third, the plan. From that point on each family had to apply a "bootstrap" technique of hard work, thrift, and teamwork.

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